

# Budget Spread sheet for Singles and Joint Households

Joint /Single Income	Single Monthly Income	Joint Yearly Income #1	Joint Yearly Income #2	Joint Total Income (Add Income #1 and #2)
Income*	\$3,000	\$50,000.00	\$60,000.00	\$110,000.00
Income Percentage*	N/A	45%	55%	

\*For singles add your Full Monthly Income

\*For Joint take each Income and divide by Total Income to get percentages.

### Household Expenses

Fixed and Variable Bills (Use Variable Expense / Non Monthly to calculate those Expenses)	Single Budget / Joint Monthly	Monthly times Income #1 Percentage	Monthly times Income #2 Percentage
Mortgage / Rent	\$1,000.00	\$454.55	\$545.45
Life Insurance	\$75.00	\$34.09	\$40.91
Auto Insurance	\$150.00	\$68.18	\$81.82
Food	\$60.00	\$27.27	\$32.73
Household Savings	\$150.00	\$68.18	\$81.82
Vacation Savings	\$150.00	\$68.18	\$81.82
Christmas Savings	\$100.00	\$45.45	\$54.55
Household Credit Cards	\$200.00	\$90.91	\$109.09
Cable/Internet	\$500.00	\$227.27	\$272.73
Dining Out	\$150.00	\$68.18	\$81.82
Electric Bill (variable)	\$75.00	\$34.09	\$40.91
Gas Bill (Non-Monthly)	\$50.00	\$22.73	\$27.27
Water Bill (variable)	\$25.00	\$11.36	\$13.64
	\$		\$
	\$		\$
Monthly Spending	\$2,685.00	\$1,220.45	\$1,464.55
Bi-weekly / Bi-monthly Divide Monthly Spending by 2	\$1,342.50	\$610.23	\$732.27
<b>Single Discretionary Income</b> (Monthly Income minus Monthly Spending)	\$315.00	Please see chart to the right for Joint individual budgets	

SAMPLE

Variable Expenses / Non Monthly (Bills that change each month or are not due every month)		
Bill	Total for Year	Divide by 12
Electric	900	75
Gas	600	50
Water	300	25



Joint Individual Budgets					
Budget 1	Bi-weekly	Monthly	Budget 2	Bi-weekly	Monthly
Net Salary	\$1,406.00	\$2,812.00	Net Salary	\$1,730.00	\$3,460.00
Minus Household	\$610.23	\$1,220.46	Minus Household	\$732.27	\$1,464.54
Available Cash	\$795.77	\$1,591.54	Available Cash	\$997.73	\$1,995.46
Individual Expenses		Individual Expenses			
Fuel / Commute	\$40.00	\$80.00	Fuel / Commute	\$40.00	\$80.00
Credit Cards	\$60.00	\$120.00	Credit Cards	\$100.00	\$200.00
Cell Phone	\$32.50	\$65.00	Cell Phone	\$32.50	\$65.00
Tithe	\$192.00	\$384.00	Tithe	\$231.00	\$462.00
Lunch	\$100.00	\$200.00	Lunch	\$100.00	\$200.00
Savings	\$75.00	\$150.00	Savings	\$150.00	\$300.00
Car Note	\$150.00	\$300.00	Car Note	\$200.00	\$400.00
Total	\$649.50	\$1,299.00	Total	\$853.50	\$1,707.00
<b>Discretionary Income</b>	\$146.27	\$292.54	<b>Discretionary</b>	\$144.23	\$288.46



## Budget Spread sheet for Singles and Joint Households

	Single Monthly Income	Joint Income #1	Joint Income #2	Joint Total Income (Add Income #1 and #2)
Joint /Single Income				
Income		\$	\$	\$
Income Percentage*		%	%	


\*For singles add your Full Monthly Income

\*For Joint take each Income and divide by Total Income to get percentages.

### Household Expenses

Fixed and Variable Bills (Use Variable Expense / Non Monthly to calculate those Expenses)	Single Budget / Joint Monthly	Monthly times Income #1 Percentage	Monthly times Income #2 Percentage
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Monthly Spending	\$	\$	\$
Bi-weekly / Bi-monthly Divide Monthly Spending by 2	\$	\$	\$

**Single Discretionary**  
(Monthly Income minus Monthly Spending)

Please see chart to the right for Joint individual budgets 

Variable Expenses / Non Monthly (Bills that change each month or are not due every month)		
Bill	Total for Year	Divide by 12



Joint Individual Budgets					
Budget 1	Bi-weekly	Monthly	Budget 2	Bi-weekly	Monthly
Net Salary	\$	\$	Net Salary	\$	\$
Minus Household	\$	\$	Minus Household	\$	\$
Available Cash	\$	\$	Available Cash	\$	\$

Individual Expenses			Individual Expenses		
Total			Total		
<b>Discretionary</b>			<b>Discretionary</b>		